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Study No. 884030

OLDER AMERICANS:
Ready And Able To Work

Report #1 In A Series

Conducted For:

The Commonwealth Fund
Older Americans At Work Program

Fieldwork done:

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INTRODUCTION

Background

This survey of 3,509 older Americans was conducted by Louis Harris and Associates, Inc. for The Commonwealth Fund. It is part of a continuing involvement by The Commonwealth Fund and by Louis Harris and Associates, Inc. in understanding the living conditions of older Americans and providing a basis for policy formation.

Louis Harris and Associates, Inc. became deeply involved in studies of aging in 1974 when it conducted The Myths and Reality of Aging survey on behalf of the National Council on the Aging. That survey found that, contrary to the myth that most people over 65 were in poor health, and were impoverished, lonely, and unhappy, the reality was that the majority were reasonably healthy, reasonably comfortable financially, and pretty happy with their lives. That survey also found strong resistance, among all age groups, to mandatory retirement -- a finding which contributed to the eventual abolition of mandatory retirement.

The 1981 survey, Aging in the Eighties: America in Transition, also conducted for the National Council on the Aging, drew attention to the large numbers of old people who retired before they wanted to and who wanted to work.

In 1986, the Problems Facing Elderly Americans Living Alone, a survey conducted for The Commonwealth Fund Commission on Elderly People Living Alone, drew a picture of a very different group -- a picture of 8 million older, frailer, poorer single people (mostly women), who are very different from the more fortunate majority of older Americans.

What This Survey Was Designed To Do

This new survey, Older Americans: The Untapped Labor Source, is part of a broader inquiry, being conducted for The Commonwealth Fund, studying ways to improve employment opportunities available to older Americans. That inquiry proceeds at a time when more Americans are retiring earlier, economists anticipate more severe labor shortages, and there is increased concern about the long-term ability of the economy to support the decreasing ratio of the working to non-working population.

The survey was designed to do several new things related to the work issue: to find out how many really are willing and able to work, and whether they are employable; and to find out why some retired or just stopped working, or why others continued working. A major purpose ultimately is to determine what steps government or the private sector could take to keep people working or to bring those not working back into employment. In other words, what could be done to help those who don't want to retire or who want to return to work.

To answer these questions, the survey focused on people in the crucial 50 to 64 age period. Specifically, it surveyed 1,751 men aged 55 to 64 and 1,758 women aged 50 to 59. There are about 21.5 million such people -- approximately 62% are working and 38% are not working. However, the survey findings are surely relevant to many people below and above these ages.

The survey has produced a unique and large data base about these people -- 3,509 interviews covering their work history, their preferences, their reasons for working and not working, their experiences when looking for work, the impact of both government and corporate policies on retirement decisions, their health and their health insurance, and the impact of possible changes which might increase their participation in the workforce.

This report presents the key findings about those who are ready and able to return to work. Future reports will cover what can be done to help put this ready and able labor force to work, why older Americans stop working, what work older Americans find after their career job is over, how healthy are older Americans and what kind of health insurance coverage they have, and the relative life satisfaction of those who continue working, retire, or continue looking for work.

Survey Method

Louis Harris and Associates, Inc. conducted telephone interviews with 3,509 people between the ages of 50 and 64, throughout the United States, from March through September, 1989. This overall sample involved:

- 1,999 working people, including 505 women age 50-54; 555 men and 464 women age 55-59; and 475 men age 60-64.
- 1,510 non-working people, including 331 women age 50-54; 175 men and 458 women age 55-59; and 546 men age 60-64.

These proportions were chosen to provide a sample of roughly equal numbers of men and women, and to reflect the proportions of working and non-working men and women of each age cohort as shown in the table below.

THE POPULATION SURVEYED

	50-54	55-59	60-64
Men			
Working	-	3,887,000	2,694,000
Not working	-	1,192,000	2,314,000
Women			
Working	3,813,000	2,938,000	-
Not working	2,003,000	2,642,000	-
Men and Women			
Working	3,813,000	6,825,000	2,694,000
Not working	2,003,000	3,834,000	2,314,000

Source: April 1989-Bureau of the Census.

The data was weighted by age, race, sex, and working status to produce projectable results for the 21.5 million Americans in the age cohorts surveyed. A more detailed methodology appears in the appendix. Copies of the complete questionnaires are also included in Appendix B.

A Note on the Tables

Percentages in the tables may not always add up to 100% because of rounding or the acceptance of multiple responses or the omission of "don't knows." All tables show weighted percentages. The word "base" refers to the unweighted number of people who were asked a particular question, either in total or among a specific sub-group.

Project Responsibility

Louis Harris and Associates, Inc. is indebted to The Commonwealth Fund for making this research possible and for active encouragement and substantive assistance throughout the project. The Harris team is particularly grateful to Margaret E. Mahoney, President of the Fund; Thomas W. Moloney, Senior Vice President and Molly McKaughan of the Fund. Their involvement in design and their oversight at key stages of the research have immeasurably strengthened the project. However, Louis Harris and Associates bears the final responsibility for the selection of topics, wording of questions, sampling, interviewing, data processing, statistical analysis, and interpretation of results in this report.

The project director was Robert Leitman, Senior Vice President of Louis Harris and Associates, Inc., who worked under the overall supervision of Humphrey Taylor, President of Louis Harris and Associates.

METHODOLOGY

The data for this study are based on responses from a national cross-section of 3,509 older Americans between the ages of 50 and 64. Men aged 55-64 and women aged 50-59 were interviewed by telephone from the Harris office in New York City, between March and September, 1989. The sample includes roughly equal numbers of men and women. Quotas were set for the number of working and non-working men and women in each five year age cohort to reflect their portions in the population, and telephone households were screened to yield interviews with:

- 1,999 working people, including 505 women aged 50-54; 555 men and 464 women aged 55-59; and 475 men aged 60-64.
- 1,510 non-working people, including 331 women aged 50-54; 175 men and 458 women aged 55-59; and 546 men aged 60-64.

The data was weighted by age, race, sex, and working status utilizing current (April, 1989) data from the Census Bureau to produce projectable results for the 21.5 million Americans in the age cohorts surveyed.

Sampling Procedure

The sample for this study was created by using factual information gathered during previously completed studies that used a national cross-section. Households which had, during the prior screening, contained a male aged 55-64, or a female aged 50-59 were eligible for inclusion in the sample.

Harris telephone surveys of national cross-sections of the adult civilian population exclude those living in Alaska and Hawaii, and people in prisons, hospitals, nursing homes, or religious and education institutions. Samples are based on the Census Bureau's adult population figures for each state, updated annually by the Census Bureau. Harris national samples are stratified by geographic region and metropolitan versus non-metropolitan

residence to ensure that the sample will reflect, within 1%, those living in different regions and those living in metropolitan and non-metropolitan areas.

Households contacted were screened to determine if a person within the eligible age groups for either sex resided in that household. The wording used by Harris interviewers in conducting the screening is shown on the next page. In households with only one eligible respondent (a male aged 55-64 or a female aged 50-59), that respondent was interviewed. When more than one eligible respondent was in the household, the respondent with the "most recent birthday" was interviewed. When a quota cell (determined by sex, age, and working status) was filled, only individuals in the remaining quota cells were eligible to be interviewed. No referrals, designees, or other eligible respondents were interviewed in place of the designated respondent.

Disposition of Calls

Table A-1 shows the disposition rates of all phone numbers called for this survey. Even with the pre-screening of households to be contacted, 21% of households called screened out because no one within the groups surveyed resided in the household. An additional 22% of numbers were not usable, because they were not in service, no one was available for four attempted calls, or the number was now used by a business.

LOUIS HARRIS AND ASSOCIATES, INC.
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Computer Generated Serial No._____
1*(1-2-3-4-5)

Study No. 884030 (Screener #1)

CARD # (6-7)

September 6, 1989

Sample Point No. / / / / / / / / /
6* 24-25-26-27-28-29-30-31

CARD 01/06

Time Started:_____A.M./P.M.

Interviewer:_____ Date:_____

Area Code:_____ Telephone No.:_____
6*(09-11) 6*(12-18)

Hello, I'm _____ from the Harris Poll, the national opinion research firm in New York. We are conducting a nationwide study for a national foundation about work and job opportunities. The results of the survey will be publicly released. May I speak to a head of the household? (IF NECESSARY:) Everything you tell us is completely confidential.

Continue.....1*(08(___-1

S1. The questions in this interview vary depending on the composition of your household. How many adults in your household are under the age of 50, and how many are over 50? (RECORD NUMBER OF ADULTS OVER 50)

/___/___/ IF "0", SCREEN OUT.

S2. What is the age and sex of each adult, over the age of 50, living in this household?

	Age	Male	Female
1.....	/___/___/	___	___
2.....	/___/___/	___	___
3.....	/___/___/	___	___
4.....	/___/___/	___	___
5.....	/___/___/	___	___
6.....	/___/___/	___	___
7.....	/___/___/	___	___
8.....	/___/___/	___	___

INTERVIEWER:

IF 1 MALE 55-65 OR 1 FEMALE 50-59, ASK TO SPEAK TO THAT PERSON -- IF NOT AVAILABLE, ARRANGE CALLBACK.

IF 2 OR MORE MALES 55-64, FEMALES 50-59, OR COMBINATION, ASK Q.S3.

ALL OTHERS, SCREEN OUT Q.S2.

S3. I need to speak to the 55-64 year-old male or 50-59 female who most recently celebrated a birthday. (IF NOT AVAILABLE, ARRANGE CALLBACK.)

ASK RESPONDENT

S4. Do you have a job for which you are paid, or not?

Yes, have paid job.....___ (GO TO Q'AIRE FOR WORKING)

No, do not have paid job.....___ (GO TO Q'AIRE FOR NOT WORKING)

ENTER AGE, SEX, AND WHETHER RESPONDENT IS WORKING INTO CATI.

Respondent Age: /___/___/ Age (ALLOW AGE 50 THROUGH 64)
(09-10)

Respondent Sex: Male.....(11(___-1
Female.....___-2

Respondent Employment Status: Working....(12(___-1
Not working....___-2

Table A-1

DISPOSITION OF ALL PHONE NUMBERS CALLED

Completes	35%
Screen Out (No One in Age Cohorts)	21%
Terminates	1%
Refusals	21%
Unable Due To Health	2%
Not in Service	5%
4 Attempts	13%
Business Number	1%
Other	3%
Total	100%

Response Rate

A total of 3,509 interviews were completed, which averaged approximately 25 minutes in length. The completion rate (calculated by dividing the number of completed interviews by the number of completed interviews plus refusals plus terminations) was 61%.

Sampling Error

The results achieved from all sample surveys are subject to sampling error. Sampling error is defined as the difference between the results obtained from the sample and those that would have been obtained had the entire relevant population been surveyed. The size of the sampling error varies both with the

size of the sample and with the percentage giving a particular answer. Table A-2 sets forth the range of error in samples of different sizes at different percentages of response.

For example, if the response for a sample size of 1,000 is 30%, in 95 cases out of 100 the response in the total population would be between 27% and 33%.

Table A-2

RECOMMENDED ALLOWANCE FOR
SAMPLING ERROR OF PROPORTIONS
(PLUS OR MINUS)

Sampling Tolerances (at 95% Confidence Level)
To Use in Evaluating Any Individual Percentage Result

Approximate Sample Size of Any Group Asked Question on Which Survey Result Is Based	Approximate Magnitude of Results				
	Survey Percentage Result at 10% or 90%	Survey Percentage Result at 20% or 80%	Survey Percentage Result at 30% or 70%	Survey Percentage Result at 40% or 60%	Survey Percentage Result at 50%
1,500	2	2	2	3	3
1,250	2	2	3	3	3
1,000	2	2	3	3	3
500	3	4	4	4	4
300	3	5	5	6	6
200	4	6	6	7	7
100	6	8	9	10	10
50	8	11	13	14	14

Significance of Difference Between Proportions

The difference between the percentage responses given by two independent samples to the same question may or may not be significant. To determine whether or not such a difference is indeed significant, the size of the samples involved and the percentage giving each response must be taken into account. Table A-3 shows the margin of error that must be allowed for different samples sizes at different percentages of response.

For example, suppose one group of size 500 has a response of 35% "yes" for a question, and an independent group of size 200 has a response of 26% "yes" for the same question, for a difference of 9 percentage points. According to the table, this difference is subject to a potential sampling error of plus or minus 8 percentage points. Since the observed difference is greater than the potential sampling error, the observed difference is significant. Moreover, if the entire population were interviewed, the difference would be from 1 to 17 percentage points (the 9-point observed difference plus or minus the 8-point potential sampling error) in 95 cases out of 100.

The recommended allowances for significance of difference were calculated based on a simple random sample.

Sampling error is only one way in which survey findings may vary from the findings that would result from interviewing every adult member of the relevant population. Survey research is susceptible to human and mechanical errors as well, such as interviewer recording and data handling errors. However, the procedures used by the Harris firm keep errors of this kind to a minimum.

Table A-3

SAMPLING ERROR OF DIFFERENCE BETWEEN PROPORTIONS

Sampling Tolerances (at 95% Confidence Level)
To Use in Evaluating Differences Between Two Percentage Results

Approximate Sample Size of Two Groups Asked Question on Which Survey Results Are Based		Approximate Magnitude of Results				
		Survey Percentage Results at 10% or 90%	Survey Percentage Results at 20% or 80%	Survey Percentage Results at 30% or 70%	Survey Percentage Results at 40% or 60%	Survey Percentage Results at 50%
1,500 vs.	1,500	2	3	3	4	4
	1,000	2	3	4	4	4
	800	3	3	4	4	4
	500	3	4	5	5	5
	300	4	5	6	6	6
	200	4	6	7	7	7
	100	6	8	9	10	10
	50	8	11	13	14	14
1,250 vs.	1,250	2	3	4	4	4
	1,000	2	3	4	4	4
	500	3	4	5	5	5
	300	4	5	6	6	6
	200	4	6	7	7	7
	100	6	8	9	10	10
	50	8	11	13	14	14
1,000 vs.	1,000	3	4	4	4	4
	500	3	4	5	5	5
	300	4	5	6	6	6
	200	5	6	7	7	8
	100	6	8	9	10	10
	50	9	11	13	14	14
500 vs.	500	4	4	6	6	6
	300	4	6	7	7	7
	200	6	7	8	8	8
	100	7	9	10	11	11
	50	9	12	13	14	15
300 vs.	300	5	6	7	8	8
	200	5	7	8	9	9
	100	7	9	10	11	11
	50	9	12	14	15	15
200 vs.	200	6	8	9	10	10
	100	7	10	11	12	12
	50	9	12	14	15	15
100 vs.	100	8	11	13	14	14
	50	10	14	16	17	17
50 vs.	50	12	16	18	19	20

CATI System Used in Interviews

An example of these procedures is the Harris CATI system -- computer assisted telphone interviewing -- which was used for this survey. This system controls complicated skip patterns based on individual responses during the course of the interview, and it also allows consistency checks to be built in for key items. It furthermore reduces clerical error by eliminating the need for keypunching, since interviewers enter the respondents' answers directly into a computer terminal during the interview itself.

NON-WORKERS WHO ARE WILLING AND ABLE TO WORK: A PROFILE

This profile provides information about the 1.9 million older Americans who are willing and able to work. This is the basic information on which ICF, Inc. conducted their analysis to identify the 1.1 million older Americans who are most ready and able to work.

Q.E4 Non-Working

Table 1

THE UNTAPPED LABOR MARKET -- NON-WORKERS WHO WOULD PREFER TO WORK

Q.: Would you prefer to be working, or do you prefer not to work?

		Sex		Age		
	Total	Male	Female	50-54	55-59	60-64
Base	1510	721	789	331	633	546
	%	%	%	%	%	%
Prefer to be working	43	45	41	44	46	37
Prefer not to be working	55	53	56	53	52	61
Not sure	2	2	3	3	2	2

Q.E5 Non-Working

Table 2

PROPORTION OF NON-WORKERS WHO WOULD PREFER TO WORK AND ARE ABLE TO DO SO

Q.: If a suitable job were available in your area would you be able to work or would it not be possible for you to work?

	Base	%
Total	1510	24
Men		
Aged 55-59	721	24
Aged 60-64	175	36
	546	19
Women		
Aged 50-54	789	23
Aged 55-59	331	29
	458	18
Race		
White	1350	22
Black or Hispanic	160	31
Income		
$15,000 or less	369	28
$15,001-$25,000	307	25
$25,001-$35,000	250	23
$35,001 or more	457	20
Education		
Not high school graduate	200	26
High school graduate	231	23
Some college	100	24
College graduate	57	21
Health Status		
Excellent	121	23
Good	195	28
Fair or poor	297	19
Lives		
With spouse	442	22
Without spouse	171	27

Table 3

DIFFERENCES BETWEEN THE COMPOSITION OF WORKERS AND NON-WORKERS WHO ARE WILLING AND ABLE TO WORK

	Total Workers	Willing And Able To Work
Base	1999	334
	%	%
Sex		
Male	49	44
Female	51	56
Age		
50-54 years	27	30
55-59 years	54	46
60-64 years	19	24
Ethnicity		
White	85	76
Black or Hispanic	15	24
Income		
$15,000 or less	11	31
$15,001 to $25,000	17	22
$25,001 to $35,000	18	15
$35,001 and over	49	25
Education		
Not high school graduate	15	28
High school graduate	37	37
Some college	19	19
College graduate and over	29	9
Lives With		
Spouse	75	74
Other	10	8
Alone	16	18

Q.I1 Non-Working

Table 4

JOBS NON-WORKERS ARE WILLING AND ABLE TO ACCEPT

Base: Willing and able to work

Q.: The following are different types of jobs. Please say for each if you would be willing and able to do that kind of job or not, if it were available, at a suitable location, salary and hours.

Base: 334	Willing And Able %
A job using your special skills	87
A sales job in a store, serving customers	53
Driving a car, van or truck	49
Providing services to older people in their own homes	47
A managerial or supervisory job in an office	45
Helping older people in a nursing home	45
A stock clerk in a storeroom	44
A cashier	42
A teacher's aide	41
Work in a day-care center	38
A travel agent	37
A clerical job in an office	36
A janitor or cleaner	34
A secretary or administrative assistant	30
A nurse's aide or hospital attendant	30
A pre-school teacher	27
A teacher	27

(Continued)

Q.I1 Non-Working

Table 4 (Continued)

JOBS NON-WORKERS ARE WILLING AND ABLE TO ACCEPT

Base: Non-Workers willing and able to work

Base: 334	Willing And Able %
A job working a word processor or computer terminal	26
A bookkeeper or accountant	25
Provide day-care for children in your (or their) home	23
A job in a fast food restaurant like MacDonald's	22
A waiter or waitress in a restaurant	18
Providing foster care for children in your home	15
A nurse	14

Q.E8 Non-Working
Q.D2 Working

Table 5

REASONS WHY OLDER PEOPLE WORK OR WOULD LIKE TO WORK

Q.: Different people have different reasons for wanting to work. Please say for each of the following if it is a major reason, a minor reason, or not a reason why you (would like to) work?

	Workers		Willing and Able Non-Workers	
	Base: 1999	Percent Saying A Major Reason %	Base: 357	Percent Saying A Major Reason %
I enjoy my work		81		NA
I want to do something useful		74		71
My work is challenging and stimulating		73		NA
I need the money for essentials		72		43
I need extra spending money		72		45
I would be/am bored if I did not have/without having a job		62		46
Working keeps me feeling younger		59		64
I need the health insurance coverage or the money to buy health insurance		45		41
People respect me more because I work		37		NA
Many of my friends work with me/ are working		23		26
I have to pay big family medical bills		13		21

Q.L2
Q.L2

Non-Working
Working

Table 6

ABILITY TO PERFORM PHYSICAL TASKS
(PERCENT SAYING THEY COULD WITH NO DIFFICULTY)

Q.L2 (Non-Working and Working): Could you . . . (READ EACH ITEM) with no difficulty, do it with difficulty, or could you not do it?

	Workers Total	Non-Working Willing And Able To Work
Base	1999	334
	%	%
Do own shopping	96	95
Drive to and from work	96	88
Read the phone book	91	88
Use a calculator	91	81
Polish a car	89	84
Walk a mile	88	77

Q.G1 Non-Working

Table 7A

WILLING AND ABLE NON-WORKERS WHO ARE LOOKING FOR WORK

Base: Willing and able to work

Q.: Are you actively looking for work now, or not?

		Income				Work Preferred	
	Total	$15,000 Or Less	$15,001-$25,000	$25,001-$35,000	$35,001 Or More	Full-Time	Part-Time
Base	334	98	73	53	86	137	170
	%	%	%	%	%	%	%
Yes, actively looking	32	35	34	37	28	49	19
No, not actively looking	68	65	66	63	72	51	81

Q.G4 Non-Working

Table 7B

WHEN LAST LOOKED FOR A JOB

Base: Willing and able to work

Q.: When was the last time you looked for a job?

	Total
Base	334
	%
In last month	36
2-3 months ago	3
4-6 months ago	5
7-12 months ago	2
1-2 years ago	9
3-5 years ago	9
Longer ago	27
Not sure/refused	7

Q.G6 Non-Working

Table 7C

REASONS WHY NON-WORKERS ARE NOT LOOKING FOR WORK

Base: Willing and able to work but not actively looking

Q.: Which of the following are important reasons why you are not actively looking for work?

Base: 231	Important Reason %	Not An Important Reason %
There are no suitable jobs close enough to where I live	48	48
None of the jobs which are available pay enough	39	57
Employers won't offer me a job because I'm too old	37	56
I don't have the kinds of skills which employers want	36	60
I don't know how to go about finding a job	16	83

Q.I2 Non-Working

Table 8

THE DIFFERENT JOB CONDITIONS NON-WORKERS WOULD ACCEPT

Base: Willing and able to work

Q.: Would you be willing or not to do (READ EACH ITEM)?

Base: 334	Yes, Willing %
A part-time job for 2 or 3 days a week throughout the year	83
Seasonal work -- that is, full-time job for only part of the year	75
A job which does not involve working with other people	63
A job where you would be standing up for most of the day	49
A job involving work in in the evenings and weekends	44

Q.H1 Non-Working
Q.H1 Working

Table 9A

PROFESSIONAL CREDENTIALS OF WORKERS AND WILLING AND ABLE NON-WORKERS

Q.H1 (Non-Working and Working): Do you have any professional degrees, licenses, or certificates?

	Workers Total	Willing And Able To Work Non-Workers Total
Base	1999	334
	%	%
Has professional degree, license, or certificate	45	31

Q.F7 Non-Working
Q.F7 Working

Table 9B

EDUCATIONAL LEVEL OF WORKERS AND WILLING AND ABLE NON-WORKERS

Base	Total Workers 1999 %	Non-Workers Willing And Able To Work 334 %
Not high school graduate	15	28
High school graduate	37	37
Some college	19	19
College graduate and over	29	9

Q.E7
Q.D1

Non-Working
Working

Table 10A

WILLING AND ABLE NON-WORKERS PREFERENCE FOR WORKING HOURS
(COMPARED WITH WORKERS)

Q.: (Non-Workers) Would you prefer to have a full-time job, that is, to work 35 hours or more a week, or would you prefer to have part-time work?

Q.: (Workers) If you had the choice, would you prefer to have a full-time job, that is, to work 35 hours or more a week, or would you prefer to have part-time work?

	Workers Total	Willing And Able To Work Non-Workers Total
Base	1999	357
	%	%
Prefer full-time	64	44
Prefer part-time	34	54
Not sure/refused	2	2

Q.I4 Non-Working

Table 10B

LARGEST NUMBER OF HOURS WILLING AND ABLE
NON-WORKERS WOULD WORK PER WEEK

Q.: What's the largest number of hours a week you would be willing to work at a suitable job?

	Total
	334
	%
Under 20 hours	10
21-29 hours	14
30-34 hours	11
35-39 hours	11
40-44 hours	38
45 hours or more	13
Not sure/refused	1

Q.A13 Working

Table 10C

THE WORKING HOURS OF CURRENT WORKERS

Base: (Working) All workers

Q.: Are you currently working full-time, that is, 35 hours a week or more, or part-time?

	Total
Base	1999
	%
Full-time	64
Part-time	34
Varies from week to week (vol.)	2

Q.I3 Non-Working

Table 11

ACCEPTABLE COMMUTATION TIME

Base: Non-Workers willing and able to work

Q.: What's the longest you would be willing to commute to work at a suitable job?

	Total Willing And Able To Work		
Base	334		
	%		
Under 10 minutes	2		
10-19 minutes	16		
20-29 minutes	17		77
30-44 minutes	36	60	
45-59 minutes	8		
60 minutes or more	16		
Not sure/refused	4		

APPENDIX A: THE QUESTIONNAIRES

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

/ FOR OFFICE USE ONLY:
/
/ Questionnaire No.:_____
/
/_____ 1*(1-2-3-4-5)

Study No. 884030 (Working)

Card # (6-7)

July 25, 1989 Card 01/06

Sample Point No. / / / / / / / / / /
6*24-25-26-27-28-29-30-31

Time Started:_____A.M./P.M.

Interviewer:_____ Date:_____

Area Code:_____ Telephone No.:_____
6*(09-11) 6*(12-18)

A. WORK HISTORY AND EXPERIENCE

A1. What kind of work do you do now? DESCRIBE IN DETAIL -- PROBE FOR MAIN ACTIVITES OR DUTIES -- RECORD ON OPEN-END RECORDING SHEET.

A2. What kind of work did you do for most of your working life? DESCRIBE IN DETAIL -- PROBE FOR MAIN ACTIVITES OR DUTIES -- RECORD ON OPEN-END RECORDING SHEET.

A3. What was the name of the employer for whom you worked the longest in your life? TYPE IN NAME -- RECORD ON OPEN-END RECORDING SHEET. DO NOT ALLOW NONE OR DON'T KNOW.

_____ /Z/

A4. How old were you when you stopped working for (EMPLOYER IN Q.A3)?

/ / / (RECORD EXACT AGE -- ALLOW AGE 25 THROUGH 64) (ASK Q.A5)
(13-14)

Still working for (Employer in Q.A3).....(13-14(____-99 (SKIP TO Q.A8)

Not sure/refused.....(13(____-y (ASK Q.A5)

A5. How many different jobs have you had since you worked for (EMPLOYER IN Q.A3)?

1 job.....(15(____-1
2 jobs.....____-2
3 jobs.....____-3
4 jobs.....____-4
5 jobs or more.....____-5
Not sure/refused.....____-6

A6. Was your job with (EMPLOYER IN Q.A3) the best paid job you have had, or have you earned more in a later job?

"Career job" was best paid....(16(____-1
Earned more later.....____-2
Not sure/refused.....____-3

A7. Was your job with (EMPLOYER IN Q.A3) the job you enjoyed most, or have you enjoyed other jobs you have done since then more?

"Career job" most enjoyable...(17(____-1
Other jobs more enjoyable.....____-2
Not sure/refused.....____-3

ASK EVERYONE

A8. For how many years have you worked for your current employer?

Less than 1 year.....(18(____-1
1-2 years.....____-2
3-4 years.....____-3
5-10 years.....____-4
10-20 years.....____-5
More than 20 years.....____-6
Not sure/refused.....____-7

A9. Are you an hourly wage worker, salaried, or self-employed?

Hourly wage worker.....(19(____-1
Salaried.....____-2
Self-employed.....____-3
Not sure/refused.....____-4

A10. In this last year in your current job, how would you rate (READ EACH ITEM)? Excellent, good, only fair, or poor?

ROTATE -- START AT "X"	Excellent	Good	Only Fair	Poor	Not Applicable (vol.)	Not Sure/ Refused
( ) a. Your pay.....(20	___-1	___-2	___-3	___-4	___-5	___-6
( ) b. Your working conditions.....(21	___-1	___-2	___-3	___-4	___-5	___-6
( ) c. The people you worked with.....(22	___-1	___-2	___-3	___-4	___-5	___-6
( ) d. The person or people who supervise your work.....(23	___-1	___-2	___-3	___-4	___-5	___-6
( ) e. Your health insurance and other benefits.....(24	___-1	___-2	___-3	___-4	___-5	___-6
( ) f. Your commute to work.....(25	___-1	___-2	___-3	___-4	___-5	___-6
( ) g. Your health.....(26	___-1	___-2	___-3	___-4	___-5	___-6
( ) h. Your ability to help others....(27	___-1	___-2	___-3	___-4	___-5	___-6
( ) i. Your interest in your work.....(28	___-1	___-2	___-3	___-4	___-5	___-6

A11. What do you value most about your current job? RECORD ON OPEN-END RECORDING SHEET.

A12. In your present job do you supervise other people, or not?

Yes, supervise other people.....(29 ___-1
No, do not supervise other people....___-2
Not sure/refused.....___-3

A13. Are you currently working full-time, that is, 35 hours a week or more, or part-time?

Working full-time.....(30 ___-1 (SKIP TO Q.A15)

Working part-time.....___-2
Varies from week to week (vol.).....___-3
} (ASK Q.A14)

Not sure/refused.....___-4 (SKIP TO Q.A15)

A14. Did you ever work full-time <u>for your current employer</u>, or not?

Yes, worked full-time...(31(____-1
No, did not work full-time..____-2
Not sure/refused.....____-3

A15. Do you <u>enjoy</u> your current job a lot, a little, not much, or not at all?

Enjoy it a lot.....(32(____-1
Enjoy it a little.....____-2
Enjoy it not much.....____-3
Enjoy it not at all.....____-4
Not sure/refused.....____-5

A16. What is the usual retirement age for people who hold your job?

/__/__/ (RECORD ACTUAL AGE -- ALLOW AGE 50 THROUGH 97)
(33-34)

No normal retirement age (Vol.)...(33-34)TYPE 98
After _____ Years of Service.....TYPE 99 (GO TO Q.A16a)
Not sure/refused.....(33)____-y

A16a. <u>INTERVIEWER: ENTER THE CERTAIN NUMBER OF YEARS AFTER WHICH RESPONDENT MUST RETIRE.</u>
After how many years of service?

After /__/__/ Years of Service (ALLOW 1 TO 90)
(35-36)

Not sure/refused.....(35(____-y

A17. Has your current employer or any former employer ever offered you an early retirement incentive package, or not?

Yes, offered.....(37(____-1 (ASK Q.A18)

No, not offered.....____-2 } (SKIP TO Q.A20)
Not sure/refused.....____-3 }

A18. Did you accept the offered retirement package, or not?

Yes, accepted.....(38(____-1 (ASK Q.A19)

No, did not accept.....____-2 } (SKIP TO Q.A20)
Not sure/refused.....____-3 }

A19. With hindsight, do you think you were right or wrong to accept the retirement incentive package?

Right to accept.....(39(____-1
Wrong to accept.....____-2
Not sure/refused.....____-3

A20. Does your job (READ EACH ITEM)?

ROTATE -- START AT "X"		Yes	No	Not Sure/ Refused
( )	a. Involve work in the evenings and on weekends.....(40(	___-1	___-2	___-3
( )	b. Require you to stand up for most of the day.....(41(	___-1	___-2	___-3
( )	c. Involve working with other people.....(42(	___-1	___-2	___-3
( )	d. Involve seasonal work -- a full-time job but for only part of the year.....(43(	___-1	___-2	___-3

A21. How long is your commute to work? (PROBE:) How many minutes?

Under 10 minutes.....(44(___-1
10-19 minutes.....___-2
20-29 minutes.....___-3
30-44 minutes.....___-4
45-59 minutes.....___-5
60 minutes or more.....___-6
Work at home (vol.).....___-7
Not sure/refused.....___-8

A22. How many hours a week do you work? (IF IT VARIES:) How many hours a week do you usually work?

Under 20 hours.....(45(___-1
21-29 hours.....___-2
30-34 hours.....___-3
35-39 hours.....___-4
40-44 hours.....___-5
45 hours or more.....___-6
Not sure/refused.....___-7

B. PLANS, HOPES, AND EXPECTATIONS

B1. At what age would you like to stop working altogether? RECORD EXACT AGE

/___/___/ Age (ALLOW AGE 50 THROUGH 99)
(46-47)

Not sure/refused...(46(____-y

B2. And at what age do you think you will probably stop working? RECORD EXACT AGE

/___/___/ Age (ALLOW AGE 50 THROUGH 99)
(48-49)

Not sure/refused....(48(____-y

B3. Do you plan to work for your current employer until you stop working altogether, or do you plan to take another job after you leave your current job?

Plan to work for current employer until stop working....(50(____-1
Plan to work for another employer.....____-2
Not sure/refused.....____-3

B4. Do you think that your standard of living after you have stopped working will be better, worse, or about the same as it is now?

Better.....(51(____-1
Worse.....____-2
Same..... ___-3
Not sure/refused.....____-4

B5. Does your current employer provide you with any kind of retirement fund or pension plan other than Social Security, or not?

Yes, provides retirement benefits.....(52(____-1 (ASK Q.B6)

No, does not provide.....____-2 } (SKIP TO Q.C1)
Not sure/refused.....____-3 }

B6. At what age will you first become eligible to receive income from this retirement fund, if you stop working? (WRITE IN AGE)

/____/____/ (WRITE IN AGE -- ALLOW AGE 50 THROUGH 98)
(53-54)

Can receive it now if I stop (vol.).(53-54(____-99
Not sure/refused.....(53(____-y

B7. Do you know approximately what your income from this fund will be when you retire, or not?

Yes, know income.....(55(____-1
No, do not know income.....____-2
Not sure/refused.....____-3

B8. Which do you expect to provide more income after you retire, your Social Security, your pension or retirement benefits, or income from your savings?

Social Security.....(56(____-1
Pension/retirement fund.....____-2
Savings.....____-3
Not sure/refused.....____-4

C. HOW FOUND CURRENT JOB

IF HAD CURRENT JOB LESS THAN 5 YEARS (Q.A8), AND NOT SELF-EMPLOYED (Q.A9), ASK Q.C1 -- OTHERWISE SKIP TO Q.D1.

C1. Did you get your present job (READ EACH ITEM), or not?

ROTATE -- START AT "X"		Yes, Did	No, Did Not	Not Sure/ Refused
( ) a.	By reading an advertisement in a newspaper.....(57	___-1	___-2	___-3
( ) b.	By visiting or telephoning a potential employer to ask for a job.....(58	___-1	___-2	___-3
( ) c.	Through a friend or acquaintance.....(59	___-1	___-2	___-3
( ) d.	Through an employment agency or senior job service.....(60	___-1	___-2	___-3

C2. Did you go to work for your current employer because (READ EACH ITEM), or not?

ROTATE -- START AT "X"		Yes, Did	No, Did Not	Not Sure/ Refused
( ) a.	A family member worked there.....(61	___-1	___-2	___-3
( ) b.	A friend worked there.....(62	___-1	___-2	___-3
( ) c.	You met the employer from a previous job...(63	___-1	___-2	___-3

D. REASONS FOR WORKING

D1. If you had the choice, would you prefer to have a full-time job, that is, to work 35 hours or more a week, or would you prefer to have part-time work?

Prefer full-time.....(64(____-1
Prefer part-time.....____-2
Not sure/refused.....____-3

D2. Different people have different reasons for wanting to work. Please say for each of the following if it is a major reason, a minor reason, or not a reason why you work? READ EACH ITEM

D3. Which of these is your one most important reason for your working? SINGLE RECORD

ROTATE -- START AT "X"	Q.D2 Major Reason	Q.D2 Minor Reason	Q.D2 Not A Reason	Q.D2 Not Sure/ Refused	Q.D3 Most Important
( ) a. I need the money.....(65	____-1	____-2	____-3	____-4	(75(____-1
( ) b. I would be bored if I did not have a job.....(66	____-1	____-2	____-3	____-4	____-2
( ) c. I want to do something useful..(67	____-1	____-2	____-3	____-4	____-3
( ) d. Working keeps me feeling younger.....(68	____-1	____-2	____-3	____-4	____-4
( ) e. Many of my friends work with me.....(69	____-1	____-2	____-3	____-4	____-5
( ) f. I need the health insurance coverage or the money to buy health insurance.....(70	____-1	____-2	____-3	____-4	____-6
( ) g. I have to pay big family medical bills.....(71	____-1	____-2	____-3	____-4	____-7
( ) h. I enjoy my work.....(72	____-1	____-2	____-3	____-4	____-8
( ) i. My work is challenging and stimulating.....(73	____-1	____-2	____-3	____-4	____-9
( ) j. People respect me more because I work.....(74	____-1	____-2	____-3	____-4	(76(____-0
( ) k. Other (vol.) (SPECIFY -- RECORD ON OPEN-END RECORDING SHEET)...	XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX	____-1
Not sure/refused.....	XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX	____-2

D4. Are there any <u>other</u> important reasons why you are working?

No, none.....(77(____-1
Yes (SPECIFY -- RECORD ON OPEN-END SHEET).....____-2
Not sure/refused.....____-3

D5. Are you currently married, or not?

Yes, married.....(78(____-1 (ASK Q.D6)

No, not married.....____-2 (SKIP TO Q.E1)

D6. Does your husband/wife work?

Yes, husband/wife works.(79(____-1
No, husband/wife does not work.....____-2
No husband/wife (vol.).....____-3
Not sure/refused.....____-4

D7. Do you think your husband/wife likes you to be working, or would he/she prefer it if you were not working?

Husband/wife likes me to be working.....(80(____-1
Husband/wife prefers if I were not working.....____-2
Husband/wife doesn't care if I work or not (vol.).____-3
Not sure/refused.....____-4

E. REASONS FOR STOPPING WORK

E1. Do you have any health problems which you think will cause you to stop work when you would like to continue working, or not?

Yes, have such a health problem...2*(08(____-1
No such health problem.....____-2
Not sure/refused.....____-3

E2. Do you have a clear idea of what you will do when you retire, or not?

Yes, have a clear idea.....(09(____-1
No, do not have.....____-2
Not sure/refused.....____-3

G1. If your employer's contribution to your retirement benefits continued at the same level beyond age 65, would you continue working longer than you now plan, or not?

Yes, would go on working longer.....(10(____-1
No, wouldn't make any difference.....____-2
No retirement benefits (vol.).....____-3
Not sure/refused.....____-4

ASK Q.G2 IF MALE 62 OR OLDER (SCREENER) WHO WORKS PART-TIME (Q.A13) -- ALL OTHERS SKIP TO Q.G3.

G2. Would you work more hours if you could keep all your Social Security benefits, or would it make no difference?

Would work more hours.....(11(____-1
Would make no difference.....____-2
Not sure/refused.....____-3

ASK Q.G3 AND Q.G4 IF NOT SELF-EMPLOYED (Q.A9). IF SELF-EMPLOYED, SKIP TO Q.G5.

G3. If, when the time comes to retire, your employer offered to reduce your hours and level of responsibility and continue to employ you at somewhat lower pay, do you think you would probably continue to work, or not?

Yes, probably continue to work.....(12(____-1
No, probably not continue to work.....____-2
It would depend (vol.).....____-3
Not sure/refused.....____-4

G4. If your employer offered to train you for a job that involved the same amount of time and the same salary, but with different responsibilities and tasks, would you accept, or not?

Yes, would have accepted....(13(____-1
No, would not have accepted.....____-2
Not sure/refused.....____-3

ASK EVERYONE

G5. When you stop working for your current employer, will you be covered by any kind of retiree health benefits from this, or by an earlier job, or not?

Yes, will be covered.....(14(____-1
No, will not be covered.....____-2
Not sure/refused.....____-3

G6. Would you be willing to work at a suitable job, after you leave your current job, if it did not provide health insurance benefits?

Yes, would be willing.....(15(____-1
No, would not be willing.....____-2
Not sure/refused.....____-3

H. QUALIFICATIONS AND SKILLS

H1. Do you have any professional degrees, licenses, or certificates?

Yes, have.....(16(____-1 (ASK Q.H2)

No, do not have.....____-2 } (SKIP TO Q.H3)
Not sure/refused.....____-3 }

H2. What degrees, licenses, or certificates do you have? OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET.

H3. Do you have any technical skills such as electrician, carpenter, accountant or computer programmer, nurse or teacher?

Yes, have technical skills.....(17(____-1 (ASK Q.H4)

No, don't have technical skills....____-2 } (SKIP TO Q.J1)
Not sure/refused.....____-3 }

H4. What technical skills do you have? RECORD ON OPEN-END RECORDING SHEET.

J. WHAT DO WITH TIME

J1. Do you spend more time (READ EACH ITEM) than you would like, or not?

ROTATE -- START AT "X"		Yes, More Time	No, About Right	No, Not Enough Time (vol.)	Not Sure/ Refused
( ) a.	Watching television.....(18(	___-1	___-2	___-3	___-4
( ) b.	Drinking alcoholic beverages.....(19(	___-1	___-2	___-3	___-4
( ) c.	With people who don't particularly interest you.....(20(	___-1	___-2	___-3	___-4
( ) d.	Doing household chores.....(21(	___-1	___-2	___-3	___-4
( ) e.	Alone.....(22(	___-1	___-2	___-3	___-4

ASK Q.J2 AND Q.J3 IN SEQUENCE FOR EACH ITEM.
J2. Do you spend any time (READ EACH ITEM)?

IF "YES" TO Q.J2, ASK Q.J3.
J3. About how many hours a week do you spend (READ EACH ITEM)?

		Q.J2			Q.J3					
ROTATE -- START AT "X"		Yes	No	Not Sure/Re-fused	1-2 Hours	3-5 Hours	6-10 Hours	11-15 Hours	16 Or More	Not Sure/ Refused
( ) a.	Doing voluntary or community work.....(23(	___-1	___-2	___-3	(25(___-1	___-2	___-3	___-4	___-5	___-6
( ) b.	Caring for someone who needs assistance.(24(	___-1	___-2	___-3	(26(___-1	___-2	___-3	___-4	___-5	___-6

ASK ALL WHO CARE FOR SOMEONE IN Q.J2b -- OTHERS SKIP TO Q.K1.
J4. Who do you care for? SINGLE RECORD

Husband/wife.....(27(___-1
Parent..... ___-2
Child..... ___-3
Grandchild..... ___-4
More than one person (vol.).. ___-5
Other..... ___-6
Not sure/refused..... ___-7

K. QUALITY OF LIFE

K1. Here are some statements that people have made about life in general. For each statement, please tell me if you tend to agree or disagree with it. READ EACH ITEM

ROTATE -- START AT "X"		Agree	Disagree	Not Sure/ Refused
( ) a.	This is the dreariest time of my life.....(28	____-1	____-2	_____-3
( ) b.	The things I do are as interesting to me as they ever were.....(29	____-1	____-2	_____-3
( ) c.	These are the best years of my life.....(30	____-1	____-2	_____-3
( ) d.	Most of the things I do are boring or monotonous.....(31	____-1	____-2	_____-3
( ) e.	I have made plans for things I'll be doing a month or a year from now.....(32	____-1	____-2	_____-3
( ) f.	I feel out of touch with the world.....(33	____-1	____-2	_____-3

K2. All things considered, how satisfied are you with your life these days -- very satisfied, somewhat satisfied, or not at all satisfied?

Very satisfied.....(34 ____-1
Somewhat satisfied.....____-2
Not at all satisfied.....____-3
Not sure/refused.....____-4

L. HEALTH

L1. Would you say your health, in general, is excellent, good, fair, or poor?

Excellent.....(35(____-1
Good.....____-2
Fair.....____-3
Poor.....____-4
Not sure/refused.....____-5

L2. Could you (READ EACH ITEM) with no difficulty, do it with difficulty, or could you not do it?

ROTATE -- START AT "X"	Could, With No Difficulty	Could With Difficulty	Could Not	Not Sure/ Refused
( ) a. Walk a mile.....(36	____-1	____-2	____-3	____-4
( ) b. Do your own shopping.....(37	____-1	____-2	____-3	____-4
( ) c. Read the phone book.....(38	____-1	____-2	____-3	____-4
( ) d. Use a calculator.....(39	____-1	____-2	____-3	____-4
( ) e. Drive to and from work.....(40	____-1	____-2	____-3	____-4
( ) f. Polish a car.....(41	____-1	____-2	____-3	____-4

L3. For each of the following statements, please say if during the past week it was hardly ever true, true some of the time, or most of the time? READ EACH ITEM

ROTATE -- START AT "X"	Hardly Ever	Some Of The Time	Most of The Time	Not Sure/ Refused
( ) a. I felt depressed.....(42	____-1	____-2	____-3	____-4
( ) b. I felt that everything I did was an effort.....(43	____-1	____-2	____-3	____-4
( ) c. My sleep was restless.....(44	____-1	____-2	____-3	____-4
( ) d. I was happy.....(45	____-1	____-2	____-3	____-4
( ) e. I enjoyed life.....(46	____-1	____-2	____-3	____-4
( ) f. I felt sad.....(47	____-1	____-2	____-3	____-4

L4. Have you ever had (READ EACH ITEM), or not?

ROTATE -- START AT "X"		Yes, Had	No, Never Had	Not Sure/ Refused
( )	a. Arthritis or rheumatism.....(48	____-1	____-2	____-3
( )	b. Lung disease.....(49	____-1	____-2	____-3
( )	c. Hypertension or high blood pressure.....(50	____-1	____-2	____-3
( )	d. A heart attack or other heart trouble.....(51	____-1	____-2	____-3
( )	e. Diabetes.....(52	____-1	____-2	____-3
( )	f. Cancer or a malignant tumor of any kind....(53	____-1	____-2	____-3

M. MOVED FROM PLACE OF WORK

M1. Have you moved away from the area where you lived most of your working life, or not?

Yes, moved away.....(54(____-1 (ASK Q.M2)

No, didn't move away.....____-2
Not sure/refused.....____-3 } (SKIP TO Q.N1)

M2. Did your lack of familiarity with the area you live in make it more difficult for you to find a suitable job, or not?

Yes, made it more difficult.....(55(____-1
No, did not make it more difficult....____-2
Not sure/refused.....____-3

N. FINANCIAL CIRCUMSTANCES

N1. Do you own your home, or do you rent it?

Own home.....(56(____-1 (ASK Q.N2)

Rent.....____-2
Other.....____-3 } (SKIP TO Q.N3)
Not sure/refused.....____-4

N2. Is the home fully paid for, or is there a mortgage being paid?

Fully paid for.....(57(____-1
Mortgage being paid.....____-2
Not sure/refused.....____-3

N3. Do you do any work at all for which you are paid in cash?

Yes, do work for cash...(58(____-1 (ASK Q.N4)

No, do not work for cash....____-2
Not sure/refused.....____-3 } (SKIP TO Q.N5)

N4. Does this income which you are paid in cash amount to more or less than one quarter of all your income?

More.....(59(____-1
Less.....____-2
About one quarter.....____-3
Not sure/refused.....____-4

N5. Which one of these statements best describes your present income? READ LIST AND SINGLE RECORD

I really can't make ends meet.....(60(____-1

or

I just about manage to get by.....____-2

or

I have enough to get along and even a little extra.....____-3

or

I can buy pretty much anything I want.....____-4
Not sure/refused.....____-5

FACTUALS

F1. Do you live with your (husband/wife), with another family member, with someone else, or do you live alone? RECORD FIRST MENTION FROM TOP OF LIST

Husband/wife.....(61(____-1 (SKIP TO Q.F3)

Another family member.....____-2
Someone else.....____-3
Alone.....____-4
Not sure/refused.....____-5
(ASK Q.F2)

F2. Are you now married, widowed, divorced, or separated, or have you never married?

Married.....(62(____-1 (ASK Q.F3)

Widowed.....____-2
Divorced.....____-3
Separated.....____-4
Never married.....____-5
Not sure/refused.....____-6
(SKIP TO Q.F6)

F3. How old is your (husband/wife)? RECORD EXACT AGE

/____/____/ Age (ALLOW AGE 30 THROUGH 99)
(63-64)

Not sure/refused..(63(____-y

F4a. Does your husband/wife have a paid job, or not?

Yes, has paid job.....(65(____-1 (ASK Q.F4b)

No, doesn't have paid job.....____-2
Not sure/refused.....____-3
(SKIP TO Q.F5)

F4b. In how many years do you think your spouse will probably stop working?

/____/____/ Years (ALLOW 0 THROUGH 30)
(66-67)

Less than one year.....(66-67(____-98
Never.....____-99
Not sure/refused.....(66(____-y

F5. In which year did your (husband/wife) last have a full-time job?

19 /____/____/ (ALLOW 1920 THROUGH 1989)
(68-69)

Never had one...(68-69(____-98
Still has one.....____-99
Not sure/refused...(68(____-y

F6. What year were you born?

19 / / / (WRITE IN YEAR -- ALLOW YEARS 1920 THROUGH 1989)
(70-71)

Not sure/refused..(70(____-y

F7. What is the highest grade of school that you actually completed?

Not a high school graduate.....(72(____-1
High school graduate (12 years of school completed).....____-2
Some college (1-3 years of college completed).....____-3
Four-year college graduate (completed 4 years of college).....____-4
Postgraduate (4-year college graduate and completed at least 1 year of graduate school).....____-5
Not sure/refused.....____-6

F8a. Which of the following income categories best describes your total 1988 household income? Was it (READ LIST)?

$7,500 or less.....(73(____-1
$7,501 to $15,000.....____-2
$15,001 to $25,000.....____-3
$25,001 to $35,000.....____-4
$[illegible]001 to $50,000.....____-5
$[illegible]001 to $75,000.....____-6
$[illegible]001 to $100,000.....____-7
$[illegible],001 or more.....____-8
Not sure/refused.....____-9

(INTERVIEWER: TOTAL HOUSEHOLD INCOME BEFORE TAXES FROM ALL SOURCES -- IF UNSURE OF 1988 INCOME, PROBE FOR ESTIMATE)

F9. Are you of Hispanic origin or descent, or not?

Yes, of Hispanic origin.....(74(____-1
No, not of Hispanic origin.....____-2
Not sure/refused.....____-3

F10. Do you consider yourself white, black, Asian-American, Asian, or what?

White.....(75(____-1
Black.....____-2
Asian-American.....____-3
Asian or Pacific Islander.....____-4
American Indian or Alaskan native...____-5
Not sure/refused.....____-6

F11a. Do you currently have any kind of health insurance which pays all or part of your doctor's or hospital bills, or not?

Yes, have health insurance.....(58(____-1 (ASK Q.F11b)

Do not have.....____-2 } (SKIP TO Q.F12)
Not sure.....____-3 }

F11b. Do you have health insurance (READ EACH ITEM), or not?

	Have	Do Not Have	Not Sure
a. Provided by your current employer....(59(	____-1	____-2	____-3
b. Provided by a former employer.....(60(	____-1	____-2	____-3
c. Which you buy for yourself.....(61(	____-1	____-2	____-3
d. Through the Medicare program.....(62(	____-1	____-2	____-3
e. Of any <u>other</u> kind.....(63(	____-1	____-2	____-3

F12. Do you currently receive social security benefits each month, or not?

Receive Social Security benefits.....(64(____-1
Do not receive Social Security benefits.....____-2
Not sure.....____-3

F13a. Do you receive any income from a pension plan from a former employer, or not?

Receive money from pension.....(65(____-1 (ASK Q.F13b)

Do not have pension.....____-2 }
Not sure.....____-3 } (SKIP TO END)

F13b. Approximately how much do you receive from your pension plan before tax each month? (READ LIST IF NECESSARY: Is it . . . .?)

$1-50.....(66-67)____-01
$51-100.....____-02
$101-200.....____-03
$201-300.....____-04
$301-500.....____-05
$501-750.....____-06
$751-1,000.....____-07
$1,001-1,500.....____-08
$1,501-2,000.....____-09
$2,001-3,000.....____-10
$3,001-5,000.....____-11
$5,001 or more.....____-12
Not sure.....____-13 /<u>68-80Z</u>/

That completes the interview. Thank you very much for your cooperation!

TIME ENDED:_____A.M./P.M.

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

/ FOR OFFICE USE ONLY:
/
/ Questionnaire No.:_____
/
/ 1-2-3-4-5

Study No. 884030 (Not Working)

Card # (6-7)

July 25, 1989

Card 03/06

Sample Point No. / / / / / / / / / /
6*24-25-26-27-28-29-30-31

Time Started:_____ A.M./P.M.

Interviewer:_____ Date:_____

Area Code:_____ Telephone No.:_____
6*(09-11) 6*(12-18)

QUESTIONNAIRE FOR THOSE NOT WORKING

A. WORK HISTORY AND EXPERIENCE

A1. Have you ever worked at a full-time paid job, or not?

Yes, had full-time job.....3*(08(____-1 (ASK Q.A2)

No, never worked at full-time job...____-2 (GO TO Q.E1)

A2. What kind of work did you do for most of your working life?

DESCRIBE IN DETAIL -- PROBE FOR MAIN ACTIVITIES OR DUTIES. RECORD ON OPEN END SHEET.

A3. How old were you when you last had a paid job? (EITHER FULL-TIME OR PART-TIME)

/ / / (RECORD EXACT AGE -- ALLOW AGES 25 THROUGH 64)
(09-10)

Not sure/refused..(09(____-y

A4. What was the name of the employer for whom you worked the longest? TYPE IN NAME -- RECORD ON OPEN END RECORDING SHEET.

_____ _____/Z/

A5. About how many people were employed by (EMPLOYER IN Q.A4) when you last worked there?

1-9.....(11(____-1
10-50.....____-2
51-100.....____-3
101-500.....____-4
501-1,000.....____-5
More than 1,001...____-6
Not sure/refused..____-7

A6. How old were you when you stopped working for (EMPLOYER IN Q.A4)?

/ / / (RECORD EXACT AGE -- ALLOW AGES 25 THROUGH 64)
(12-13)

Not sure/refused.(12(____-y

A7. Did you have any other full-time paid job(s) after you worked for (EMPLOYER IN Q.A4)?

Yes, had other job(s)...(14(____-1 (ASK Q.A8)

No, no other job(s).....____-2
Not sure/refused.....____-3 } (SKIP TO Q.A12)

A8. How many different full-time jobs have you had since you worked for (EMPLOYER IN Q.A4)?

1 job.....(15(____-1
2 jobs.....____-2
3 jobs.....____-3
4 jobs.....____-4
5 jobs or more.....____-5
Not sure/refused.....____-6

A9. Was your job with (EMPLOYER IN Q.A4) the best paid job you have had, or have you earned more in a later job?

"Career job" was best paid....(16(____-1
Earned more since.....____-2
Not sure/refused.....____-3

A10. Was your job with (EMPLOYER IN Q.A4) the job you enjoyed most, or have you enjoyed other jobs you have done since then more?

"Career job" most enjoyable...(17(____-1
Other jobs more enjoyable.....____-2
Not sure/refused.....____-3

A11. What age were you when you finished your last full-time job?

/ / / (RECORD EXACT AGE -- ALLOW AGES 25 THROUGH 64)
(18-19)

Not sure/refused..(18(____-y

A12. Have you held a part-time job since then, or not?

Yes, worked part-time...(20(____-1
No, did not work part-time..____-2
Not sure/refused.....____-3

A13. For how many years did you work for your last full-time employer?

Less than 5 years.....(21(____-1
5-10 years.....____-2
10-20 years.....____-3
More than 20 years.....____-4
Not sure/refused.....____-5

A14. Were you an hourly wage worker, salaried, or self-employed in your last full-time job?

Hourly wage worker.....(22(____-1
Salaried.....____-2
Self-employed.....____-3
Unemployed.....____-4
Not sure/refused.....____-5

A15. How would you rate (READ EACH ITEM) during your last year in your last full-time job? Excellent, good, only fair, or poor? (IF RESPONDENT SAYS "NEVER WORKED FULL-TIME" ASK ABOUT "LAST PART-TIME JOB".)

ROTATE -- START AT "X"	Excellent	Good	Only Fair	Poor	Not Applicable (vol.)	Not Sure/ Refused
( ) a. Your pay.....(23(	____-1	____-2	____-3	____-4	____-5	____-6
( ) b. Your working conditions.....(24(	____-1	____-2	____-3	____-4	____-5	____-6
( ) c. The people you worked with.....(25(	____-1	____-2	____-3	____-4	____-5	____-6
( ) d. The person or people who supervised your work.....(26(	____-1	____-2	____-3	____-4	____-5	____-6
( ) e. Your health insurance and other benefits.....(27(	____-1	____-2	____-3	____-4	____-5	____-6
( ) f. Your commute to work.....(28(	____-1	____-2	____-3	____-4	____-5	____-6
( ) g. Your health.....(29(	____-1	____-2	____-3	____-4	____-5	____-6

A16. Did you enjoy your last year at your last full-time job a lot, a little, not much, or not at all?

Enjoyed it a lot.....(30(____-1
Enjoyed it a little.....____-2
Enjoyed it not much.....____-3
Enjoyed it not at all.....____-4
Not sure/refused.....____-5

A17. Do you think of yourself as being fully retired, partially retired, or as someone who is temporarily unemployed?

Fully retired.....(31(____-1
Partially retired.....____-2
Temporarily unemployed.....____-3
Not sure/refused.....____-4

B. REASONS FOR STOPPING WORKING

B1. When you stopped full-time working at (AGE IN Q.A11) did you want to retire, or would you have preferred to have gone on working full-time?

Wanted to retire.....(32(____-1 (SKIP TO Q.B4)

Would have preferred to have gone on working full-time.....____-2 (ASK Q.B2)

Wanted to work part-time (vol.).....____-3
Not sure/refused.....____-4 (SKIP TO Q.B4)

B2. Why did you not go on working full-time? DO NOT READ LIST -- MULTIPLE RECORD

Company had fixed retirement age.....(33(____-1
Retirement benefits were best then.....____-2
Lack of (difficult) transportation.....____-3
Had to look after family member.....____-4
Would have lost benefit if gone on working.....____-5
Attitude of manager.....____-6
Attitude of co-workers.....____-7
Because it was in my best financial interest.....____-8
Other (SPECIFY -- RECORD ON OPEN END SHEET).....____-9
Not sure/refused.....(34(____-0

B3. Did your employer tell you that you had to retire because of your age, or not?

Yes, employer told me.....(35(____-1
No, employer did not tell me...____-2
Not sure/refused.....____-3

B4. I will read some reasons why other people stop working. Please say for each if it was a major reason, a minor reason, or not a reason why you stopped working? (READ LIST)

B5. Which one of these was the most important reason you stopped working? (SINGLE RECORD)

ROTATE -- START AT "X"	Q.B4 Major Reason	Q.B4 Minor Reason	Q.B4 Not A Reason	Q.B4 Not Sure/ Refused	Q.B5 Most Important
( ) a. Your health was poor.....(36	___-1	___-2	___-3	___-4	(51(___-1
( ) b. Your wife's/husband's health was poor.....(37	___-1	___-2	___-3	___-4	___-2
( ) c. You reached normal retirement age.....(38	___-1	___-2	___-3	___-4	___-3
( ) d. You had qualified for pension or retirement benefits.....(39	___-1	___-2	___-3	___-4	___-4
( ) e. You didn't enjoy your work.....(40	___-1	___-2	___-3	___-4	___-5
( ) f. Your wife/husband wanted you to stop working.....(41	___-1	___-2	___-3	___-4	___-6
( ) g. Your friends retired.....(42	___-1	___-2	___-3	___-4	___-7
( ) h. You felt you had saved enough to retire.....(43	___-1	___-2	___-3	___-4	___-8
( ) i. Your employer wanted you to retire.....(44	___-1	___-2	___-3	___-4	___-9
( ) j. Your wife/husband retired.....(45	___-1	___-2	___-3	___-4	(52(___-0
( ) k. Your employer offered you an attractive retirement package..(46	___-1	___-2	___-3	___-4	___-1
( ) l. Your employer moved away or closed its plant or office.....(47	___-1	___-2	___-3	___-4	___-2
( ) m. The requirements of the job changed.....(48	___-1	___-2	___-3	___-4	___-3
( ) n. You were one of several people laid off.....(49	___-1	___-2	___-3	___-4	___-4
( ) o. You wanted to spend more time doing other things.....(50	___-1	___-2	___-3	___-4	___-5
( ) p. Other (vol.) (SPECIFY -- RECORD ON OPEN END RECORDING SHEET)...XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX		___-6
Not sure/refused.....XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX		___-7

D. THINGS WHICH WOULD HAVE KEPT RESPONDENT WORKING

D1. If an employer had offered to reduce your hours and level of responsibility and continue to employ you at somewhat lower pay, do you think you would probably have continued to work, or not?

Yes, probably continued to work.....(53(____-1
No, probably not continued to work.....____-2
It would depend (vol.).....____-3
Not sure/refused.....____-4

IF "PROBABLY CONTINUED TO WORK" IN Q.D1, AND IF HAD OTHER FULL-TIME JOB SINCE "CAREER JOB" (Q.A7), ASK Q.D2 -- OTHERWISE SKIP TO Q.D3

D2. Would you have preferred to continue working for (EMPLOYER IN Q.A4) or for your last full-time employer?

Preferred "career employer".....(54(____-1
Preferred last full-time employer.....____-2
No difference/either/both (Vol.).....____-3
Not sure/refused.....____-4

D3. If (EMPLOYER IN Q.A4) had offered to train you for a job that involved the same amount of time and the same salary, but with different responsibilities and tasks, would you have accepted, or not?

Yes, would have accepted....(55(____-1
No, would not have accepted.....____-2
Not sure/refused.....____-3

IF HAD OTHER FULL-TIME JOB SINCE "CAREER JOB" (Q.A7), ASK Q.D4 -- OTHERWISE SKIP TO Q.D5

D4. If your last employer had offered to train you for a job that involved the same amount of time and the same salary, but with different responsibilities and tasks, would you have accepted, or not?

Yes, would have accepted....(56(____-1
No, would not have accepted.....____-2
Not sure/refused.....____-3

ASK ONLY OF MEN AGED 62 OR OVER. OTHERS SKIP TO Q.E1.

D5. Has concern about losing part of your social security benefits ever caused you not to work, or to work fewer hours?

Yes, has caused not to work/worked fewer hours.....(57(____-1
No, has not caused.....____-2
Not sure/refused.....____-3

D6. Would you have gone on working at your last full-time job if you could have kept all your social security benefits, or would you have stopped working anyway?

Would have gone on working.....(58(____-1
Would have stopped then anyway.....____-2
Not sure/refused.....____-3

E. WHETHER WANT TO WORK OR NOT AND REASONS

E1. Are you currently married, or not?

Yes, married.....(59(____-1 (ASK Q.E2)

No, not married.....____-2 (SKIP TO Q.E4)

E2. Does your husband/wife work?

Husband/wife works.....(60(____-1
Husband/wife does not work..____-2
No husband/wife (vol.).....____-3
Not sure/refused.....____-4

E3. Do you think your husband/wife would like you to work, or not?

Yes, husband/wife would like me to work.....(61(____-1
No, husband/wife would not like me to work.....____-2
Husband/wife wouldn't care if I worked or not (vol.)...____-3
Not sure/refused.. .....____-4

ASK EVERYBODY

E4. Would you prefer to be working, or do you prefer not to work?

Prefer to be working....(62(____-1 (ASK Q.E5)

Prefer not to work.....____-2 } (SKIP TO Q.J1)
Not sure/refused.....____-3 }

E5. If a suitable job were available in your area would you be able to work or would it not be possible for you to work?

Would be able.....(63(____-1 (SKIP TO Q.E7)

Would not be able.....____-2 (ASK Q.E6)

Not sure/refused.....____-3 (SKIP TO Q.E7)

E6. Why would it not be possible for you to work? SPECIFY -- RECORD ON OPEN END SHEET.

SKIP TO Q.J1

E7. Would you prefer to have a full-time job, that is, to work 35 hours or more a week, or would you prefer to have part-time work?

Prefer full-time.....(64(____-1
Prefer part-time.....____-2
Not sure/refused.....____-3

E8. Different people have different reasons for wanting to work. Please say for each of the following if it is a major reason, a minor reason, or not a reason why you would like to work? (READ EACH ITEM)

E9. Which of these is your one most important reason for wanting to work? (SINGLE RECORD)

ROTATE -- START AT "X"	Q.E8 Major Reason	Q.E8 Minor Reason	Q.E8 Not A Reason	Q.E8 Not Sure/ Refused	Q.E9 Most Important
( ) a. I need the money for essentials	(65(____-1	____-2	____-3	____-4	(73(____-1
( ) b. I am bored with not having a job	(66(____-1	____-2	____-3	____-4	____-2
( ) c. I want to do something useful	(67(____-1	____-2	____-3	____-4	____-3
( ) d. Working keeps me feeling younger	(68(____-1	____-2	____-3	____-4	____-4
( ) e. Many of my friends are working	(69(____-1	____-2	____-3	____-4	____-5
( ) f. I need the health insurance coverage or the money to buy health insurance	(70(____-1	____-2	____-3	____-4	____-6
( ) g. I have to pay big family medical bills	(71(____-1	____-2	____-3	____-4	____-7
( ) h. I need extra spending money	(72(____-1	____-2	____-3	____-4	____-8
( ) i. Other (SPECIFY) (vol.) -- RECORD ON OPEN END RECORDING SHEET	XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX	____-9
Not sure/refused	XXXXXXXXXX	XXXXXX	XXXXXX	XXXXXX	(74(____-0

G. LOOKING FOR WORK (ASK THOSE WHO WOULD BE ABLE TO BE WORKING (Q.E5). OTHERS SKIP TO Q.J1)

G1. Are you actively looking for work now, or not?

Yes, actively looking...(75(____-1 (ASK Q.G2)

No, not actively looking....____-2 (SKIP TO Q.G4)
Not sure/refused.....____-3

G2. In the last month, have you (READ EACH ITEM), or not?

ROTATE -- START AT "X"	Yes, Done	No, Not Done	Not Sure/ Refused
( ) a. Checked job advertising in local paper.....(76	____-1	____-2	____-3
( ) b. Visited or telephoned potential employers to see if they will hire you.....(77	___-1	____-2	____-3
( ) c. Had a job interview.....(78	___-1	____-2	____-3
( ) d. Asked friends or people you know about possible job openings.....(79	____-1	____-2	____-3
( ) e. Contacted an employment agency or senior job service.....(80	____-1	____-2	____-3

IF "CALLED EMPLOYER" IN Q.G2(b) OR "HAD JOB INTERVIEW" IN Q.G2(c), ASK Q.G3 -- OTHERWISE SKIP TO Q.G7.

G3. Why do you think you didn't get a job? (OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET)

SKIP TO Q.G7.

G4. When was the last time you looked for a job?

In last month.....4*(08(____-1
2-3 months ago.....____-2
4-6 months ago.....____-3
7-12 months ago.....____-4
1-2 years ago.....____-5
3-5 years ago.....____-6
Longer ago.....____-7
Not sure/refused.....____-8

G5. Why are you not actively looking for work? OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET.

G6. Which of the following are important reasons why you are not actively looking for work? (READ EACH ITEM)

ROTATE -- START AT "X"		Important Reason	Not Important Reason	Not Sure/ Refused
( ) a.	There are no suitable jobs close enough to where I live.....(09(	____-1	____-2	____-3
( ) b.	I don't know how to go about finding a job.....(10(	____-1	____-2	____-3
( ) c.	Employers won't offer me a job because I'm too old.....(11(	____-1	____-2	____-3
( ) d.	I don't have the kinds of skills which employers want.....(12(	____-1	____-2	____-3
( ) e.	None of the jobs which are available pay enough..(13(	____-1	____-2	____-3

G7. If you were to look for a job, how confident are you that you would find the kind of job you would be looking for -- very confident, somewhat confident, or not confident at all?

Very confident.....(14(____-1
Somewhat confident.....____-2
Not confident at all.....____-3
Not sure/refused.....____-4

G8. How many jobs <u>in general</u> would you say there are available in your area -- many, some, only a few, or none?

Many.....(15(____-1
Some.....____-2
Only a few.....____-3
None.....____-4
Not sure/refused.....____-5

G9. How many jobs would you say there are in your area which are <u>available for people of your age</u> -- many, some, only a few, or none?

Many.....(16(____-1
Some.....____-2
Only a few.....____-3
None.....____-4
Not sure/refused.....____-5

G10. During the last year, have you been offered a paid job which you did <u>not</u> accept?

Yes, offered paid job
(and did not accept).....(17(____-1 (ASK Q.G11)

No, not offered a paid job.....____-2 } (SKIP TO Q.H1)
Not sure/refused.....____-3 }

G11. Why did you not accept that job offer? <u>OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET.</u>

H. QUALIFICATIONS AND SKILLS

ASK EVERYBODY

H1. Do you have any professional degrees, licences, or certificates?

Yes, have.....(18(____-1 (ASK Q.H2)

No, do not have.....____-2
Not sure/refused.....____-3 } (SKIP TO Q.H3)

H2. What degrees, licenses, or certificates do you have? OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET.

H3. Do you have any technical skills such as electrician, carpenter, accountant or computer programmer, nurse or teacher?

Yes, have technical skills.....(19(____-1 (ASK Q.H4)

No, don't have technical skills....____-2
Not sure/refused.....____-3 } (SKIP TO Q.I1a)

H4. What technical skills do you have? OPEN-ENDED -- RECORD ON OPEN END RECORDING SHEET.

I. OUTER LIMITS OF ACCEPTABLE WORK

(ASK THOSE ARE ABLE TO WORK (Q.E5). OTHERS SKIP TO Q.J1.
IIa. I will read a list of different types of jobs. Please say for each if you would be willing and able to do that kind of job or not, if it were available, at a suitable location, salary and hours.

ROTATE -- START AT "X"	Willing & Able	Not Willing & Able	It Would Depend (vol.)	Not Sure/ Refused
( ) a. A pre-school teacher.....(20	____-1	____-2	____-3	____-4
( ) b. Work in a day-care center.....(21	____-1	____-2	____-3	____-4
( ) c. Provide day-care for children in your (or their) home.....(22	____-1	____-2	____-3	____-4
( ) d. A teacher's aide.....(23	____-1	____-2	____-3	____-4
( ) e. A managerial or supervisory job in an office.....(24	____-1	____-2	____-3	____-4
( ) f. Providing services to older people in their own homes.....(25	____-1	____-2	____-3	____-4
( ) g. Helping older people in a nursing home.....(26	____-1	____-2	____-3	____-4
( ) h. A secretary or administrative assistant....(27	____-1	____-2	____-3	____-4
( ) i. Providing foster care for children in your home.....(28	____-1	____-2	____-3	____-4
( ) j. A clerical job in an office.....(29	____-1	____-2	____-3	____-4
( ) k. A stock clerk in a storeroom.....(30	____-1	____-2	____-3	____-4
( ) l. Driving a car, van or truck.....(31	____-1	____-2	____-3	____-4
( ) m. A job using your special skills.....(32	____-1	____-2	____-3	____-4
( ) n. A sales job in a store, serving customers..(33	____-1	____-2	____-3	____-4
( ) o. A cashier.....(34	____-1	____-2	____-3	____-4
( ) p. A job working a word processor or computer terminal.....(35	____-1	____-2	____-3	____-4
( ) q. A nurse.....(36	____-1	____-2	____-3	____-4
( ) r. A job in a fast food restaurant like MacDonald's.....(37	____-1	____-2	____-3	____-4
( ) s. A waiter or waitress in a restaurant.....(38	____-1	____-2	____-3	____-4
( ) t. A bookkeeper or accountant.....(39	____-1	____-2	____-3	____-4
( ) u. A teacher.....(40	____-1	____-2	____-3	____-4
( ) v. A nurse's aide or hospital attendant.....(41	____-1	____-2	____-3	____-4
( ) w. A janitor or cleaner.....(42	____-1	____-2	____-3	____-4
( ) x. A travel agent.....(43	____-1	____-2	____-3	____-4

I1b. What job would you most like to do? SPECIFY -- RECORD ON OPEN END RECORDING SHEET.

I2. Would you be willing or not to do (READ EACH ITEM)?

ROTATE -- START AT "X"	Yes, Willing	No, Not Willing	It Would Depend (vol.)	Not Sure/ Refused
( ) a. A job involving work in the evenings and at weekends.....(44(	____-1	____-2	____-3	____-4
( ) b. A job where you would be standing up for most of the day.....(45(	____-1	____-2	____-3	____-4
( ) c. A job which does not involve working with other people.....(46(	____-1	____-2	____-3	____-4
( ) d. Seasonal work -- that is, full-time job for only part of the year.....(47(	____-1	____-2	____-3	____-4
( ) e. A part-time job for 2 or 3 days a week throughout the year.....(48(	____-1	____-2	____-3	____-4

I3. What's the longest you would be willing to commute to work at a suitable job? (PROBE: How many minutes?)

Under 10 minutes.....(49(____-1
10-19 minutes.....____-2
20-29 minutes.....____-3
30-44 minutes.....____-4
45-59 minutes.....____-5
60 minutes or more.....____-6
Not sure/refused.....____-7

I4. What's the largest number of hours a week you would be willing to work at a suitable job? READ LIST IF NECESSARY

Under 20 hours.....(50(____-1
21-29 hours.....____-2
30-34 hours.....____-3
35-39 hours.....____-4
40-44 hours.....____-5
45 hours or more.....____-6
Not sure/refused.....____-7

I5. What's the smallest number of hours a week you would be willing to work at a suitable job?

9 hours or less.....(51(____-1
10-19 hours.....____-2
20-24 hours.....____-3
25-29 hours.....____-4
30-34 hours.....____-5
35 hours or more.....____-6
Not sure/refused.....____-7

I6. What would you expect to be paid if you found a suitable job? SPECIFY ON OPEN END RECORDING SHEET.

I7. What is the lowest pay you would be willing to accept to do a job which was suitable? SPECIFY ON OPEN END RECORDING SHEET.

I8. Is this more, less or about the same pay you got in your last job?

More.....(52(____-1
Less.....____-2
About the same.....____-3
Not sure/refused.....____-4

I9. Do you now have health insurance benefits provided by a former employer, or not?

Yes, have insurance from previous employer.....(53(____-1
No, do not have.....____-2
Not sure/refused.....____-3

I10. Would you be willing to work at a suitable job if it did not provide health insurance benefits?

Would be willing.....(54(____-1
Would not be willing.....____-2
Not sure/refused.....____-3

J. WHAT DO WITH TIME

J1. Do you spend more time (READ EACH ITEM) than you would like, or not?

ROTATE -- START AT "X"	Yes, More Time	No, About Right	No, Not Enough Time (vol.)	Not Sure/ Refused
( ) a. Watching television.....(55(	____-1	____-2	____-3	____-4
( ) b. Drinking alcoholic beverages.....(56(	____-1	____-2	____-3	____-4
( ) c. With people who don't particularly interest you.....(57(	____-1	____-2	____-3	____-4
( ) d. Doing household chores.....(58(	____-1	____-2	____-3	____-4
( ) e. Alone.....(59(	____-1	____-2	____-3	____-4

ASK Q.J2 AND Q.J3 IN SEQUENCE FOR EACH ITEM

J2. Do you spend any time (READ EACH ITEM)?

IF "YES" TO Q.J2 -- ASK Q.J3

J3. About how many hours a week do you spend (READ EACH ITEM)?

	Q.J2			Q.J3					
DO NOT ROTATE	Yes	No	Not Sure/Refused	1-2 Hours	3-5 Hours	6-10 Hours	11-15 Hours	16 Or More	Not Sure/ Refused
a. Doing voluntary or community work.....(60(	___-1	___-2	___-3	(62(____-1	____-2	____-3	____-4	____-5	____-6
b. Caring for someone who needs assistance....(61(	___-1	___-2	___-3	(63(____-1	____-2	____-3	____-4	____-5	____-6

ASK ALL WHO DO VOLUNTEER WORK IN Q.J2(a) -- OTHERS SKIP TO Q.J5

J4. If you were to return to work, do you think you would continue to do about the same amount of volunteer work, or would you do more, or less?

Do about the same.....(64(____-1
Do more.....____-2
Do less.....____-3
Won't return to work (vol.).____-4
Not sure/refused.....____-5

ASK ALL WHO CARE FOR SOMEONE IN Q.J2(b) -- OTHERS SKIP TO Q.J6.

J5. Who do you care for? (SINGLE RECORD)

Husband/wife.....(65(____-1
Parent.....____-2
Child.....____-3
Grandchild.....____-4
More than one person (vol.)____-5
Other.....____-6
Not sure/refused.....____-7

J6. If you were to return to work do you think you would still have enough time to do the things you really enjoy doing, or not?

Yes, would have enough time to do things I enjoy...(66(____-1
No, would not have enough time to do things I enjoy....____-2
It would depend (vol.).....____-3
Not interested in working (vol.).....____-4
Not sure/refused.....____-5

K. QUALITY OF LIFE

K1. Overall, how would you say the quality of your life now compares with life when you were working -- is it much better, somewhat better, about the same, somewhat worse, or much worse than when you were working?

Much better.....(67(____-1
Somewhat better.....____-2
About the same.....____-3
Somewhat worse.....____-4
Much worse.....____-5
Never worked (vol.).....____-6
Not sure/refused.....____-7

IF RETIRED (Q.A17, ANSWERS 1 OR 2), ASK Q.K2 -- OTHERWISE SKIP TO Q.K3

K2. Would you say that your retired life has been better or worse than you expected when you retired?

Better.....(68(____-1
Worse.....____-2
About what expected (Vol.)..____-3
Not sure/refused.....____-4

ASK EVERYONE

K3. Here are some statements that people have made about life in general. For each statement, please tell me if you tend to agree or disagree with it. (READ EACH ITEM)

ROTATE -- START AT "X"		Agree	Dis-agree	Not Sure/ Refused
( ) a.	This is the dreariest time of my life.....(69(	____-1	____-2	_____-3
( ) b.	The things I do are as interesting to me as they ever were.....(70(	____-1	____-2	_____-3
( ) c.	These are the best years of my life.....(71(	____-1	____-2	_____-3
( ) d.	Most of the things I do are boring or monotonous.....(72(	____-1	____-2	_____-3
( ) e.	I have made plans for things I'll be doing a month or a year from now.....(73(	____-1	____-2	_____-3
( ) f.	I feel out of touch with the world.....(74(	____-1	____-2	_____-3

K4. All things considered, how satisfied are you with your life these days -- very satisfied, somewhat satisfied, or not at all satisfied?

Very satisfied.....(75(____-1
Somewhat satisfied.....____-2
Not at all satisfied.....____-3
Not sure/refused.....____-4

L. HEALTH

L1. Would you say your health, in general, is excellent, good, fair or poor?

Excellent.....(76(____-1
Good.....____-2
Fair.....____-3
Poor.....____-4
Not sure/refused.....____-5

L2. Could you (READ EACH ITEM) with no difficulty, do it with difficulty, or could you not do it?

ROTATE -- START AT "X"	Could, With No Difficulty	Could With Difficulty	Could Not	Not Sure/ Refused
( ) a. Walk a mile.....(77	____-1	____-2	____-3	____-4
( ) b. Do your own shopping.....(78	____-1	____-2	____-3	____-4
( ) c. Read the phone book.....(79	____-1	____-2	____-3	____-4
( ) d. Use a calculator.....(80	____-1	____-2	____-3	____-4
( ) e. Drive to and from work.....5*(08	____-1	____-2	____-3	____-4
( ) f. Polish a car.....(09	____-1	____-2	____-3	____-4

L3. For each of the following statements, please say if during the past week it was hardly ever true, true some of the time, or true most of the time? (READ EACH ITEM)

ROTATE -- START AT "X"	Hardly Ever	Some Of The Time	Most Of The Time	Not Sure/ Re-fused
( ) a. I felt depressed.....(10	____-1	____-2	____-3	____-4
( ) b. I felt that everything I did was an effort.....(11	____-1	____-2	____-3	____-4
( ) c. My sleep was restless.....(12	____-1	____-2	____-3	____-4
( ) d. I was happy.....(13	____-1	____-2	____-3	____-4
( ) e. I enjoyed life.....(14	____-1	____-2	____-3	____-4
( ) f. I felt sad.....(15	____-1	____-2	____-3	____-4

L4. Have you ever had (READ EACH ITEM), or not?

ROTATE -- START AT "X"		Yes, Had	No, Never Had	Not Sure/ Refused
( )	a. Arthritis or rheumatism.....(16	____-1	____-2	____-3
( )	b. Lung disease.....(17	____-1	____-2	____-3
( )	c. Hypertension or high blood pressure.....(18	____-1	____-2	____-3
( )	d. A heart attack or other heart trouble.....(19	____-1	____-2	____-3
( )	e. Diabetes.....(20	____-1	____-2	____-3
( )	f. Cancer or a malignant tumor of any kind....(21	____-1	____-2	____-3

M. MOVED FROM PLACE OF WORK

M1. Have you moved away from the area where you lived most of your working life, or not?

Yes, moved away.....(22(____-1 (ASK Q.M2)

No, didn't move away.....____-2
Not sure/refused.....____-3 } (SKIP TO Q.N1)

M2. Does your lack of familiarity with the area you live in make it more difficult for you to find a suitable job, or not?

Yes, makes it more difficult.....(23(____-1
No, does not make it more difficult...____-2
No, haven't looked for a job (vol.)...____-3
Not sure/refused.....____-4

M3. Have you ever had a paid job in the area you live in now?

Yes, had a paid job there.....(24(____-1 (ASK Q.M4)

No, did not have a paid job there.....____-2
Not sure/refused.....____-3 } (SKIP TO Q.N1)

M4. Have you had a full-time or only a part-time job in the area where you live now?

Full-time job.....(25(____-1
Only a part-time job.....____-2
Both (vol.).....____-3
Not sure/refused.....____-4

N. FINANCIAL CIRCUMSTANCES

N1. Do you own your home, or do you rent it?

Own home.....(26(____-1 (ASK Q.N2)

Rent.....____-2
Other.....____-3
Not sure/refused.....____-4
(SKIP TO Q.N3)

N2. Is the home fully paid for, or is there a mortgage being paid?

Fully paid for.....(27(____-1
Mortgage being paid.....____-2
Not sure/refused.....____-3

N3. Do you do any work at all for which you are paid in cash?

Yes, do work for cash...(28(____-1 (ASK Q.N4)

No, do not work for cash....____-2
Not sure/refused.....____-3
(SKIP TO Q.N5)

N4. Does this income which you are paid in cash amount to more or less than one quarter of all your income?

More.....(29(____-1
Less.....____-2
About one quarter.....____-3
Not sure/refused.....____-4

N5. Which <u>one</u> of these statements best describes your present income? (READ LIST AND SINGLE RECORD)

I really can't make ends meet.....(30(____-1

<u>or</u>

I just about manage to get by.....____-2

<u>or</u>

I have enough to get along and even a little extra.....____-3

<u>or</u>

I can buy pretty much anything I want.....____-4
Not sure/refused.....____-5

N6. How does your standard of living now compare with your standard of living before you stopped working. Is it better now, worse, or about the same?

Better.....(31(____-1
Worse.....____-2
Same.....____-3
Never worked (vol.).....____-4
Not sure/refused.....____-5

IF RETIRED (WHOLLY OR PARTIALLY - Q.A17), ASK Q.N7 -- OTHERWISE SKIP TO Q.F1

N7. Would you say you are better off or worse off financially now than you thought you would be at the time you first retired?

Better off.....(32(____-1
Worse off.....____-2
Neither/same.....____-3
Not sure/refused.....____-4

FACTUALS

F1. Do you live with your (husband/wife), with another family member, with someone else, or do you live alone? RECORD FIRST MENTION FROM TOP OF LIST

Husband/wife.....(33(____-1 (SKIP TO Q.F3)

Another family member.....____-2
Someone else.....____-3
Alone.....____-4
Not sure/refused.....____-5
(ASK Q.F2)

F2. Are you now married, widowed, divorced, separated, or have you never married?

Married.....(34(____-1
Widowed.....____-2
(ASK Q.F3)

Divorced.....____-3
Separated.....____-4
Never married.....____-5
Not sure/refused.....____-6
(SKIP TO Q.F5A)

F3. How many years older or younger (is/was) your (husband/wife)? SINGLE RECORD

10 years or more older.....(35(____-1
7-9 years older.....____-2
5-6 years older.....____-3
3-4 years older.....____-4
2 years older.....____-5
1 year older.....____-6
10 years or more younger.....____-7
7-9 years younger.....____-8
5-6 years younger.....____-9
3-4 years younger.....(36(____-0
2 years younger.....____-1
1 year younger.....____-2
Same.....____-3
Not sure (but older).....____-4
Not sure (but younger).....____-5
Refused.....____-6

F4. Did your husband/wife stop working before you did, after you stopped working, or at about the same time?

Same time.....(37(____-1
Husband/wife stopped working before.....____-2
Husband/wife stopped working after.....____-3
Husband/wife never worked (vol.).....____-4
Husband/wife currently works (vol.).....____-5
Not sure/refused.....____-6

F5a. Which year did you finish your last full-time job?

19 /____/____/ (ALLOW 1920 THROUGH 1989)
(38-39)

Never worked full-time..(38-39(____-98
Not sure/refused.....(38(____-y

DO NOT ASK IF (HUSBAND/WIFE) NEVER WORKED (Q.F4).

F5b. And which year did your (husband/wife) finish (his/her) last full-time job?

19 /____/____/ (ALLOW 1920 THROUGH 1989)
(40-41)

No husband/wife (vol.)..(40-41(____-97
Never worked full-time.....____-98
Husband/wife still working.....____-99
Not sure/refused.....(40(____-y

F6. What year were you born?

19 / / / (WRITE IN YEAR -- ALLOW YEARS 1920-1989)
(42-43)

Not sure/refused.(42(____-y

F7. What is the highest grade of school that you completed?

Not a high school graduate.....(44(____-1
High school graduate (12 years of school completed).....____-2
Some college (1-3 years of college completed).....____-3
Four-year college graduate (completed 4 years of college).....____-4
Post graduate (4-year college graduate and completed at least 1 year of graduate school).....____-5
Not sure/refused.....____-6

F8. Which of the following income categories best describes your total 1988 household income? Was it (READ LIST)?

$7,500 or less.....(45(____-1
$7,501 to $15,000.....____-2
$15,001 to $25,000.....____-3
$25,001 to $35,000.....____-4
$35,001 to $50,000.....____-5
$50,001 to $75,000.....____-6
$75,001 to $100,000.....____-7
$100,001 or more.....____-8
Not sure/refused.....____-9

INTERVIEWER: TOTAL HOUSEHOLD INCOME BEFORE TAXES FROM ALL SOURCES -- IF UNSURE OF 1988 INCOME, PROBE FOR ESTIMATE

F9. Are you of Hispanic origin or descent, or not?

Yes, of Hispanic origin.....(46(____-1
No, not of Hispanic origin.....____-2
Not sure/refused.....____-3

F10. Do you consider yourself white, black, Asian-American, Asian, or what?

White.....(47(____-1
Black.....____-2
Asian-American.....____-3
Asian or Pacific Islander.....____-4
American Indian or Alaskan native...____-5
Not sure/refused.....____-6

F11a. Do you currently have any kind of health insurance which pays all or part of your doctor's or hospital bills, or not?

Yes, have health insurance.....(48(____-1 (ASK Q.F11b)

Do not have.....____-2 } (SKIP TO Q.F12)
Not sure.....____-3 }

F11b. Do you have health insurance (READ EACH ITEM), or not?

	Have	Do Not Have	Not Sure	
a. Provided by your current employer....(49(	____-1	____-2	____-3	/549Z/
b. Provided by a former employer.....(50(	____-1	____-2	____-3	
c. Which you buy for yourself.....(51(	____-1	____-2	____-3	
d. Through the Medicare program.....(52(	____-1	____-2	____-3	
e. Of any <u>other</u> kind.....(53(	____-1	____-2	____-3	

F12. Do you currently receive social security benefits each month, or not?

Receive Social Security benefits.....(54(____-1
Do not receive Social Security benefits.....____-2
Not sure.....____-3

F13a. Do you receive any income from a pension plan from a former employer, or not?

Receive money from pension.....(55(____-1 (ASK Q.F13b)

Do not have pension.....____-2 }
Not sure.....____-3 } (SKIP TO END)

F13b. Approximately how much do you receive from your pension plan before tax each month? (READ LIST IF NECESSARY: Is it . . . .?)

$1-50.....(56(____-1
$51-100.....____-2
$101-200.....____-3
$201-300.....____-4
$301-500.....____-5
$501-750.....____-6
$751-1,000.....____-7
$1,001-1,500.....____-8
$1,501-2,000.....____-9
$2,001-3,000.....(57(____-0
$3,001-5,000.....____-1
$5,001 or more.....____-2
Not sure.....____-3

/58-67/
/68-80Z/

That completes the interview. Thank you very much for your cooperation!

TIME ENDED:_____A.M./P.M.